

Information to identify the case:

Debtor 1	Robert J Bracchitta	Social Security number or ITIN	xxx-xx-0063
	First Name Middle Name Last Name	EIN	--
Debtor 2	Nancy Bracchitta	Social Security number or ITIN	xxx-xx-9586
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-26375-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J Bracchitta
aka Robert Bracehitta

Nancy Bracchitta

10/25/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert J Bracchitta
Nancy Bracchitta
Debtors

Case No. 16-26375-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 25, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert J Bracchitta, Nancy Bracchitta, 84 Grant Ave., Pompton Lakes, NJ 07442-1115
cr	+ Specialized Loan Servicing LLC, as servicing agent, P. O. Box 9013, Addison, TX 75001-9013
cr	+ Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516358894	+ Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
517708770	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517708771	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516512829	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516401242	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 25 2021 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 25 2021 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Oct 26 2021 00:23:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
516388095	+ EDI: PHINAMERI.COM	Oct 26 2021 00:23:00	ACAR Leasing LTD d/b/a, GM Financial Leasing, PO BOX 183853, Arlington, TX 76096-3853
516358885	EDI: CAPITALONE.COM	Oct 26 2021 00:23:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516439620	EDI: CAPITALONE.COM	Oct 26 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516497637	EDI: BL-BECKET.COM	Oct 26 2021 00:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516480238	+ Email/Text: bankruptcy@capvs.com	Oct 25 2021 20:23:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516358886	+ EDI: CITICORP.COM	Oct 26 2021 00:23:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516358887	+ EDI: WFNNB.COM	Oct 26 2021 00:23:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
516358888	+ EDI: WFNNB.COM	Oct 26 2021 00:23:00	Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
516358889	+ EDI: WFNNB.COM	Oct 26 2021 00:23:00	Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789

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516371078	EDI: DISCOVER.COM	Oct 26 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516358890	+ EDI: DISCOVER.COM	Oct 26 2021 00:23:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516358892	EDI: PHINAMERI.COM	Oct 26 2021 00:23:00	Gm Financial, Po Box 1181145, Arlington, TX 76096
516358893	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 25 2021 20:23:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516502031	Email/PDF: resurgentbknotifications@resurgent.com	Oct 25 2021 20:38:40	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516581168	EDI: PRA.COM	Oct 26 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516475980	EDI: Q3G.COM	Oct 26 2021 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516358895	+ EDI: RMSC.COM	Oct 26 2021 00:23:00	Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
516578680	+ Email/Text: bncmail@w-legal.com	Oct 25 2021 20:23:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516358898	EDI: TFSR.COM	Oct 26 2021 00:23:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516358896	+ EDI: WTRRN BANK.COM	Oct 26 2021 00:23:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516358897	+ EDI: CITICORP.COM	Oct 26 2021 00:23:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517781934	EDI: BL-BECKET.COM	Oct 26 2021 00:23:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516358899	+ EDI: USBANKARS.COM	Oct 26 2021 00:23:00	US Bank, PO box 068, Buffalo, NY 14240-0068
516358891	Email/Text: bankruptcy@usalliance.org	Oct 25 2021 20:23:00	First Jersey Cu, 1 Corporate Drive, Wayne, NJ 07470
516358900	EDI: WFFC.COM	Oct 26 2021 00:23:00	Wells Fargo Hm Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
517108741	+ EDI: WFFC.COM	Oct 26 2021 00:23:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC#N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-1663
516488385	+ EDI: WFFC.COM	Oct 26 2021 00:23:00	WELLS FARGO BANK, N.A., WELLS FARGO BANK, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517782986	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517782987	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516715663	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

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TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Robert J Bracchitta dstevens@scura.com ecfbkfilings@scuramealey.com;bramirez@scura.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;eflaim@scu
David L. Stevens	on behalf of Joint Debtor Nancy Bracchitta dstevens@scura.com ecfbkfilings@scuramealey.com;bramirez@scura.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;eflaim@scu
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2006- HE4 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2006- HE4 with respect to its interest in the property d NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
James Patrick Shay	on behalf of Creditor WELLS FARGO BANK N.A. shay@bbs-law.com, jpshay@gmail.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Specialized Loan Servicing LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Nicholas V. Rogers	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

TOTAL: 10